



JERRY SANDERS
MAYOR

February 19, 2008

Honorable Steve Poizner
California Insurance Commissioner
300 Capitol Mall, 17th Floor
Sacramento, CA 95814

RE: Insurance Industry Problems related to the 2007 Witch Creek Fire

Dear Commissioner Poizner:

It has recently come to my attention that San Diegans victimized by the Witch Creek firestorm last October are encountering difficulties reaching settlement with their home owner's insurance providers. In some cases, they are being offered as little as 70% of the current value despite purchasing insurance for 100% coverage.

As you recall, you and I co-hosted an Insurance Town Hall event on Monday, October 29, 2007 in Rancho Bernardo where we assured the victims that we would assist them in rebuilding their homes and their lives. Adequate insurance payments are a critical component of the rebuilding and I am becoming increasingly concerned that certain members of the insurance industry may be unfairly trying to reduce their liability at the expense of the home owners.

I am hopeful you will continue your outreach to the Rancho Bernardo community to offer assistance in ensuring these victims are not taken advantage of by their insurance companies. The loss of a home and all possessions to a wildfire is a traumatic experience, dealing with insurance companies should not be.

Thank you for your willingness to assist these victims.

Sincerely,


JERRY SANDERS

JS:jbe

cc: San Diego City Council member Brian Maienschein